

TO WHOM IT MAY CONCERN, Federal Trade commission My Name is Praveen Kalvala, I am an active Quixtar IBO, since last 15 years. My wife and I have reached the level of Sapphire and will be attaining Diamond level shortly. I liked the opportunity from the get go, because it was a great way to be in business for yourself in spare time and generate income, to secure my family's financial future. We are not only making money, due to the association with other successful IBO's learned a great deal about how to live good balanced life. We have 2 kids and my wife could stay home to raise them. When I saw shown the business plan, I was provided all the literature such as SA-4400. I was given enough time to think over, infact I registered 3 months after I saw the plan. That is what we do today, when we show the plan, we give them SA-4400, which has FTC approved numbers, we set up a time to follow-up to answer their concerns and if they feel comfortable registering, we go ahead. We offer 100% money back guaranty, if they want to back out. We treat people right. The requirement of a seven-day waiting period, is not necessary, because if prospect needs time, they take their time to study material. We don't force them. If they want to register before that, why waste time, especially, when we go out of town to build business, it is very inconvenient to come back to register. The requirement to provide references: Most of our business presentation meetings are held in hotels, where the prospect can meet other IBO's and can interact. If they want to ask question they can always do that. However, giving other IBO's phone numbers as reference is not appropriate, as it could put them at risk for invading privacy and prospect may solicit their business and jeopardize our business. The requirement to provide a "litigation list" We do not agree on this, because, we as independent business owners have no responsibility for other people's law suit and litigation. As it is we face lot of negative publicity by internet, this is going to hurt us. If the prospect want to do research, they go on net and every thing is available to them. The requirement for specific earnings disclosures We disclose the income potential as approved by FTC and presented via SA-4400 I think that is good enough. We tell the prospect that it is a hypothetical model, incomes vary based on the structure of their group. Since people come from various backgrounds timelines to achieve certain levels vary, based on their work ethics. Therefore disclosing personal income is very misleading to the prospect and will not help the prospect or the IBO's. The requirement for financial substantiation At times I may tell prospect, approximate income that I made last month and show copy of my checks to show that there is money. It is an individual choice. I strongly disagree on making it mandatory to share that information. Again, someone who is business as long as me may not make as much and perhaps would not like to share. As a business owner, every one has ups and downs prospect should not make decision, based on how much IBO's making rather see how he can use the opportunity to achieve his financial goals. Because, every one's goals are different.